

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Demetria R James

Debtor(s)

Case No. 09 B 46632

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/09/2009.
- 2) The plan was confirmed on 02/08/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/27/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/30/2011.
- 5) The case was Completed on 11/07/2012.
- 6) Number of months from filing to last payment: 35.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$121,266.08.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$14,957.02
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$14,957.02**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,881.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$739.43
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,620.93**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate South Suburban Hosp	Unsecured	1,284.06	NA	NA	0.00	0.00
America's Servicing Co	Secured	161,169.00	141,210.40	141,210.40	0.00	0.00
America's Servicing Co	Secured	161,169.00	18,200.60	18,200.80	0.00	0.00
America's Servicing Co	Secured	4,561.79	4,561.79	4,561.79	4,561.79	0.00
Bell Leasing Brokerage, LLC	Unsecured	871.04	NA	NA	0.00	0.00
Bell Leasing Brokerage, LLC	Secured	871.04	871.00	871.00	871.00	0.00
Capital One	Unsecured	1,148.00	NA	NA	0.00	0.00
CCA	Unsecured	206.45	NA	NA	0.00	0.00
Collection Company Of America	Unsecured	186.00	NA	NA	0.00	0.00
Collection Company Of America	Unsecured	186.00	NA	NA	0.00	0.00
Firstsource Advantage LLC	Unsecured	1,037.67	NA	NA	0.00	0.00
GMAC Mortgage Corporation	Secured	7,762.47	1,162.47	1,162.47	1,162.47	0.00
GMAC Mortgage Corporation	Secured	7,762.47	5,514.88	5,514.88	0.00	0.00
ICS Collection Service	Unsecured	50.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	118.00	NA	NA	0.00	0.00
Illinois State Tollway	Unsecured	124.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	2,736.14	2,902.70	2,902.70	2,902.70	0.00
Martello Construction	Unsecured	860.00	NA	NA	0.00	0.00
Medical Collections	Unsecured	43.00	NA	NA	0.00	0.00
Medical Collections	Unsecured	49.00	NA	NA	0.00	0.00
Medical Collections	Unsecured	298.00	NA	NA	0.00	0.00
Municipal Collection Services	Unsecured	750.00	1,050.00	1,050.00	1,050.00	0.00
NCO Financial Systems	Unsecured	2,070.94	NA	NA	0.00	0.00
Nicor Gas	Unsecured	182.00	226.13	226.13	226.13	0.00
Nicor Gas	Unsecured	1,980.00	NA	NA	0.00	0.00
RMI	Unsecured	250.00	NA	NA	0.00	0.00
RMI	Unsecured	50.00	NA	NA	0.00	0.00
RMI	Unsecured	500.00	NA	NA	0.00	0.00
RMI	Unsecured	50.00	NA	NA	0.00	0.00
RMI	Unsecured	750.00	NA	NA	0.00	0.00
Sallie Mae	Unsecured	99,289.00	108,021.91	108,021.91	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Tate & Kirlin	Unsecured	450.00	NA	NA	0.00	0.00
Trustmark Recovery Services	Unsecured	182.01	NA	NA	0.00	0.00
Village Of Chicago Heights	Unsecured	500.00	NA	NA	0.00	0.00
Village of Hazel Crest	Secured	562.00	562.00	562.00	562.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$146,725.28	\$0.00	\$0.00
Mortgage Arrearage	\$23,925.06	\$5,724.26	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,433.00	\$1,433.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$172,083.34</b>	<b>\$7,157.26</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,902.70	\$2,902.70	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,902.70</b>	<b>\$2,902.70</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$109,298.04</b>	<b>\$1,276.13</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,620.93</u>
Disbursements to Creditors	<u>\$11,336.09</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$14,957.02</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/15/2013

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.